# 2017 BENEFITS SUMMARY FOR DODGE COUNTY FULL-TIME, REGULAR EMPLOYEES Exempt & Non-Exempt Non-Public Safety

# **HEALTH PLAN BENEFIT**

Dodge County's Health Benefit is administered by the Wisconsin Public Employer's Group Health Insurance. Coverage becomes effective the first day of the month following the date of hire. i.e. date of hire = 3/15/17 then coverage becomes effective 4/1/17; date of hire = 3/31/17 then coverage becomes effective 3/1/17.

Dodge County currently contributes a premium amount equal to 89.5% of the lowest cost qualified plan.

Example – Unity-Community (2017 Lowest Cost Plan)			
Enrollment Option	Total	Employer Contribution	Employee Contribution
Single	\$ 634.80	\$ 568.17	\$ 66.64
Family	\$ 1562.76	\$ 1398.68	\$ 164.08
<u>Example — Dean Health Plan</u>			
Enrollment Option	<u>Total</u>	Employer Contribution	Employee Contribution
Single	\$ 717.50	\$ 568.16	\$ 149.34
Family	\$ 1769.56	\$ 1398.68	\$ 370.88

Part-time employee contributions are pro-rated based on total hours worked the prior month.

Dodge County participates in a deductible plan. Under the deductible HMO option, there is an upfront deductible per calendar year of \$500 per individual, \$1,000 per family for medical services with the exception of federally mandated preventive care service, that are paid in full. That is, you usually pay the first \$500 in services per individual or \$1,000 per family. Once the deductible is met, you receive benefits as described in the Uniform Benefits section of the insurance booklet.

There are currently nine (9) HMO plans that are considered qualified plans in Dodge County. There are eighteen (18) other HMO's available. Prescription drug co-pays are: \$5.00 Level 1 Formulary; 20% (\$50 max) Level 2 Formulary; 40% (\$150 max) Level 3 Formulary. One routine eye exam per contract year is also covered.

The Wisconsin Public Employer's Group Health Insurance also offers a Standard Non-HMO plan. In-Network covered services will be subject to a deductible of \$500 per Individual/\$1000 per family, with 100% coverage thereafter. Out-of-pocket maximum \$2,000 individual/\$4,000 per family.

# **DENTAL PLAN BENEFIT**

Employees are eligible for Dental Plan coverage at the same time as the Health Plan coverage. For full-time employees Dodge County pays \$85.62 per month toward the premium for family coverage and \$26.70 per month toward the premium for single coverage. The employee paid portion of the premium is \$8.55 for family coverage and \$2.67 for single coverage. Part-time employees pay a prorated amount based on hours worked. An employee choosing not to participate in the dental program may not elect this coverage at a later time.

#### LIFE INSURANCE

New employees are eligible for Life Insurance the first day of the month following date of hire. The employee may elect to purchase three units of insurance: basic, additional, and supplemental life insurance on their own life. Each unit of insurance is equal to Wisconsin Retirement System earnings estimated for a full calendar year based on projected earnings at date of hire. An employee may purchase optional coverage for their spouse and dependents. The County makes a small contribution toward the cost of basic life insurance and all other life insurance is paid by the employee.

#### WISCONSIN RETIREMENT

All employees meeting eligibility requirements become a participant of the Wisconsin Retirement Fund. The County pays a percentage of salary contribution to the fund, and the employee pays the same percentage as the employer to the contribution. These amounts may vary depending on the employment category, and are established annually by WRS.

# **SECTION 125 PLAN (FLEXIBLE SPENDING ACCOUNT)**

Employees may voluntarily participate in a Section 125 plan for health and dental insurance premiums and basic life insurance premiums, health care expenses not covered by insurance, and child care expenses. The employee may make elections when beginning employment and then will make new elections prior to the beginning of each new plan year. This program allows employees to pay for the above mentioned items pre-tax. A designated amount is deducted from each paycheck reducing his/her taxable income. The employee then submits receipts for allowed expenses for reimbursement.

# **DEFERRED COMPENSATION PLAN**

Employees may voluntarily participate in either of two deferred compensation programs with the monies contributed to be withdrawn at retirement or upon leaving employment with the County. The amount deducted each pay period is not subject to federal or state taxes; however, it is subject to FICA tax. The employee will be taxed at the time of withdrawal with respect to income level at that time.

#### LONG TERM DISABILITY

Employees are allowed to enroll in a voluntary long-term disability plan and pay their premiums through payroll deductions. The employee pays the full premium.

# **HOLIDAYS**

Employees are granted 10 holidays each year. They are:

New Year's Day Spring Holiday (Friday before Easter) Memorial Day Independence Day Labor Day Thanksgiving Day Day after Thanksgiving Day before Christmas Christmas Day New Year's Eve Day To be eligible for holiday pay, the employee must work the scheduled day before and after the holiday unless absent due to verified illness or on approved paid leave, i.e. vacation. Actual days observed or related policies may be in effect for specific departments.

# **VACATIONS**

Newly hired employees are entitled to two (2) weeks of vacation after having completed six (6) months of employment. This vacation time must be taken within the six (6) month period prior to their first anniversary date.

Regular full-time Employees earn paid vacations based upon their anniversary date of employment according to the following schedule:

After one (1) year of employment - two (2) weeks of vacation

After seven (7) years of employment - three (3) weeks of vacation

Beginning with the fourteenth (14<sup>th</sup>) anniversary date of employment, employees earn one (1) additional day of vacation for each additional year of employment up to a maximum of five (5) weeks of vacation after twenty-three (23) years of employment.

#### SICK LEAVE

Eight (8) hours of sick leave are earned each month and are accrued on the 15<sup>th</sup> of each month. Sick leave may not be used until the orientation period (6 months) has been completed. Part-time employees earn sick leave on a pro-rated basis based on hours worked. Sick leave may not be used until the orientation period equal to six (6) months of full-time hours.

# POST-EMPLOYMENT HEALTH PLAN

Currently Dodge County is converting unused sick leave of up to 120 days at retirement to a Post-Employment Health Plan. Hours are converted at 80% value and retirees are allowed to use that money to pay for post-employment insurance premiums.

# EMPLOYEE ASSISTANCE PROGRAM

An Employee Assistance Program is available to Dodge County employees and their families. Assistance includes help with marital problems, financial difficulties, emotional disorders, alcohol or other drug related problems, poor physical health or other personal concerns. Additional information is available from the EAP provider selected by the County. The EAP provider will offer confidential direct services or arrange for assistance from another provider.

**Note:** 

This Benefit Summary is meant to serve as an explanation of current benefits and does not imply any guarantee of eligibility, or specific benefits. Dodge County reserves the right to amend, delete, or add to benefits in accordance with management rights and labor agreements. Specific benefit information can be obtained from the Dodge County Human Resources Department.